

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy L. Cleveland  
Debtor

Case No. 16-00955-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jun 29, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2021:**

Recip ID	Recipient Name and Address
db	+ Timothy L. Cleveland, P.O. Box 65, Pillow, PA 17080-0065
cr	+ Carrington Wilmington, 1600 S. DOUGLASS RD., Anaheim, CA 92806-5948
4760683	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4760684	+ Crystal T. Espanol, Esquire, KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4760687	+ Josh Goldman, Esquire, KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4760690	+ Regency Finance Company, 3350 Paxton Street, Suite E, Harrisburg, PA 17111-1476

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Jun 29 2021 22:53:00	Americredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: PRA.COM	Jun 29 2021 22:53:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4778965	EDI: GMACFS.COM	Jun 29 2021 22:53:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4760681	EDI: GMACFS.COM	Jun 29 2021 22:53:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
4772685	+ EDI: PHINAMERI.COM	Jun 29 2021 22:53:00	AmeriCredit Financial Services, Inc. dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
4760685	EDI: PHINAMERI.COM	Jun 29 2021 22:53:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
4760686	EDI: IRS.COM	Jun 29 2021 22:53:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4816892	EDI: JPMORGANCHASE	Jun 29 2021 22:53:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4760682	EDI: JPMORGANCHASE	Jun 29 2021 22:53:00	Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
4814057	EDI: AGFINANCE.COM	Jun 29 2021 22:53:00	ONEMAIN FINANCIAL, PO BOX 70912, CHARLOTTE, NC 28272-0912
4760688	EDI: AGFINANCE.COM	Jun 29 2021 22:53:00	OneMain Financial, 6801 Colwell Boulevard, Attn: C/S Care Dept., Irving, TX 75039-3198
4913162	EDI: PRA.COM	Jun 29 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4913163	EDI: PRA.COM		

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		Jun 29 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4760689	EDI: PENNDEPTREV	Jun 29 2021 22:53:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
4760689	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2021 18:53:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5294360	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 29 2021 18:53:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, ET AL., c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
5294361	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 29 2021 18:53:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, ET AL., c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglas Road, Anaheim, CA 92806, WILMINGTON SAVINGS FUND SOCIETY, FSB, ET, c/o CARRINGTON MORTGAGE SERVICES LLC 92806-5948

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2021      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor JPMorgan Chase Bank National Association josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Thomas I Puleo	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

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Tracy Lynn Updike

on behalf of Debtor 1 Timothy L. Cleveland tlupdike@mette.com rkvansteenacker@mette.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Americredit Financial Services Inc., dba GM Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

TOTAL: 7

**Information to identify the case:**

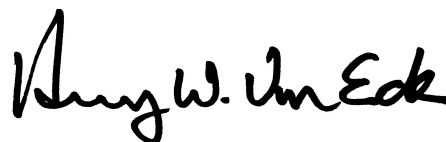
Debtor 1	<b>Timothy L. Cleveland</b>	Social Security number or ITIN	xxx-xx-7121
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>1:16-bk-00955-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy L. Cleveland

6/29/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Christina Kovach, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**